



Living Healthy Working Well

Caring for An Aging Loved One

Many adults today are facing hard decisions about how to care for an aging family member. Everyone involved may experience a roller coaster of emotions. Exploring care options can make the older adult sad and depressed, while the caregiver will often experience conflicting emotions of love and devotion, guilt and frustration. Adjusting to the changing needs of your aging loved one will be difficult. But exploring your options and making informed decisions can make the situation easier.

Where to begin?

Seeking care for an older adult is a very personal matter. Be sure to investigate and seriously consider living arrangements, legal and financial considerations, and health care options when making elder care decisions. State and local resources offer a wealth of information to help you make the best decisions.

Living Arrangements

A variety of in-home services or alternative living arrangements are available. Physicians, hospital social workers, or other care providers can help you decide what level of care will provide the comfort and security that your loved one needs. Several options are available:

- **Senior Housing** – Senior apartment complexes have individual apartments for independent seniors. They can be privately or publicly owned

and operated. Some apartment complexes may offer a common dining room and social activities on a limited basis. Some offer subsidized rent.

- **Retirement Communities** – These contained communities offer private living quarters with social and recreational facilities. Residents are generally independent when moving into this type of accommodation with the knowledge that additional step-up care is available when needed. The goal is to allow residents to remain within the residential community as their level of care increases.
- **Homemaker Services** – Provides in-home help with the day-to-day tasks of meal preparation, cleaning, and shopping.
- **Home Health Care** – Provides in-home nursing care. Visits by home health aides support daily living activities, nutritional planning, and rehabilitative therapy.
- **Assisted Living Facilities** – From shared rooms to deluxe private apartments, ALFs are designed for individuals in need of some supervision. Most provide 24-hour on-call assistance, assistance with personal care, medication management, and routine medical assistance. Facilities usually have a common dining area and planned social events.
- **Skilled Nursing Facilities** – Provides 24-hour nursing care for individuals who can no longer live independently due to physical or mental impairments and/or complex medical needs. Accommodations can be shared or private. Most Skilled Nursing Facilities have a central dining area and offer therapeutic recreation and social activities.

- **Special Care Units**—Special care units offer specialized care for individuals who suffer from Alzheimer's Disease or related disorders. Special Care Units may be stand-alone facilities or secured areas within a residential or skilled nursing facility. Staff are trained and specialize in Alzheimer's Disease and other related disorders. These are secured environments for the safety of the residents.

Finances

In addition to housing issues, other elder care issues may involve your loved one's personal finances. An attorney can provide guidance when you are considering any change in responsibility concerning your loved one's assets or finances. You may want to investigate the following:

- **Durable Power of Attorney** – Gives a specified person the legal authority to act on an individual's behalf.
- **Medical Power of Attorney** – A variation on the Durable Power of Attorney which focuses exclusively on health care issues.
- **Trust** – Allows one person or institution to hold the title to property for the benefit of another person(s).
- **Living Will** – A document, also known as "Health Care Directives," that allows individuals to state their wishes regarding the use of extraordinary medical measures when they are dying.

Health Insurance Options

The expense of health care is a major concern for most older people and their families. While numerous health care insurance plans are available, terms and coverage can be confusing. The following is some specific information to help clarify health care options:

- **Medicare** – A health insurance program run by the federal government that provides hospital and medical insurance for people 65 and older, and for disabled people. It does not provide complete

health care coverage. Deductibles and co-payments are not covered, and there is no coverage for long-term nursing care.

- **Medigap** – This is private insurance purchased individually. It helps pay for Medicare deductibles and co-payments or other medical services not covered by Medicare. It usually does not cover nursing home care.
- **Health Maintenance Organizations (HMO)** – An alternative to supplemental health insurance, HMOs eliminate most out-of-pocket medical expenses and provide coordinated care. A disadvantage is that members only have access to those doctors and hospitals (or other health care facilities) affiliated with the HMO.
- **Medicaid** – A health insurance program administered by state governments. It provides health insurance for people who meet low income financial eligibility guidelines. Medicaid pays for extended care in many nursing homes and for other services; usually there are no deductible or co-insurance charges.
- **Long-term Care Insurance** – Private insurance that pays for nursing home and home health care, and sometimes for other community services not covered by Medicare or Medigap. Like all insurance coverage, long-term care insurance must be purchased prior to actual need.

When exploring elder care options, remember that older people, like younger people, prefer as much independence as possible. Be respectful of their feelings and their right to make choices.

Remember . . .

Your Employee Assistance Program (EAP) is available to you and your eligible dependents 24 hours a day, seven days a week. All services are confidential and provided at no cost to you. As part of your EAP, you now have access to Magellan Assist. Visit today at <http://www.dpa.ca.gov/benefits/other/eap/Assist.shtm>